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HARVARD UNIVERSITY

FACULTY OF ARTS AND SCIENCES

STUDENTS' EXPENSES

CAMBRIDGE, MASS.
Published by Harvard University
1905

HARVARD UNIVERSITY

FACULTY OF ARTS AND SCIENCES

STUDENTS' EXPENSES

A COLLECTION OF LETTERS

FROM

UNDERGRADUATE AND GRADUATE STUDENTS DESCRIBING
IN DETAIL THEIR NECESSARY EXPENSES AT HARVARD
WITH AN INTRODUCTORY ACCOUNT OF COLLEGE
EXPENSES AND OF SCHOLARSHIPS
AND OTHER AIDS
TOGETHER WITH AN OPEN LETTER CONCERNING
EXPENSES AND AIDS IN RADCLIFFE COLLEGE

AND

A BRIEF ACCOUNT OF THE

PHILLIPS BROOKS HOUSE ASSOCIATION

CAMBRIDGE, MASS.
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STUDENTS' EXPENSES

ALMOST every mail brings to the University at least one letter in which the writer asks if he can work his way through Harvard. It is hard to answer such letters except in the most general way, for whether the writer will be successful or not depends chiefly on his own energy and ability. The Secretary can assure the questioner that it is possible to work one's way through Harvard, for there are always many self-supporting students in College, and he can also assure him that the experience of many students shows that if a man has health, energy, cheerfulness, a good preparation for College work, and enough money for the necessary expenses of the first year, he need not hesitate to enter. If he can obtain a good start, the chances are that before the first year is over he will find a way to continue his studies.

This pamphlet, though intended as an answer to the frequent questions about expenses, will not explain how a student of small means may work his way through Harvard, for the ways are as various as the men using them, and every man must find his own way; but it will perhaps give one who is studying the ways and means of obtaining an education those facts which will enable him to judge for himself whether he can come to Harvard or not. The pamphlet is planned to show what the necessary College expenses are, what aid the College gives to students of great promise, and how some students of small means have successfully solved their problems of obtaining an education at Harvard.

To this account of expenses and aids is added an account of the societies forming the Phillips Brooks House Association. An account of Brooks House and what it stands for may fairly be included in a pamphlet dealing with students' aids and expenses; for Brooks House, through its graduate secretary, acts in constant coöperation with the Appointments Office (see p. 14) both in suggesting men for positions of which the Appointments Office is informed, and in suggesting opportunities for work for men registered in the Appointments Office.

COLLEGE EXPENSES

College Fees. — Perhaps the largest single expense that the student of slender means incurs is the tuition fee of $150. Of this $150 ninety dollars must be paid at the beginning of the academic year, and the remaining sixty dollars before the beginning of the second half-year. In addition to the tuition fees every student is required to pay annually an Infirmary fee of four dollars, in return for which, in case of sickness, he is given a bed in a ward of the Stillman Infirmary, board, and ordinary nursing for a period of two weeks. These are the fees which every student must pay. There are two other kinds of fees which he may be asked to pay. If he takes laboratory courses, he is required to pay special fees to cover breakage and use of materials in laboratories; if before taking his degree he has incurred fewer than four years' full tuition fees, he is required to pay a graduation fee of twenty dollars. The Infirmary fee and laboratory fees for courses which begin in the first half-year are charged on the term-bill issued January 20.

Board. — The second large item of expense for which a student must plan is his board. It is best for the new student who must watch his expenses closely to join one of the two Dining Associations: the Harvard Dining Association, usually known as "Memorial," or the Randall Hall Association. Both are coöperative societies managed by students, and both aim to provide good board at cost. At "Memorial" the cost of a man's board is in two parts: the first part is for meat, fish, and eggs, which he orders and pays for by the plate; the second is for all other provisions, such as tea, coffee, cocoa, milk, vegetables, bread, butter, cereals, desserts, fruits, the cost of which is shared alike by all. At Randall a man orders everything he eats and drinks, and pays for everything by the plate. Of the two halls Memorial is the more expensive, though some students who eat little or no meat have found that they can board as cheaply at one place as at the other. For most men board at Memorial Hall costs about four dollars a week; at Randall, about three dollars a week. Members of the Randall Hall Association also pay an annual membership fee of three dollars, which is intended to cover such fixed expenses as heat, light, water, etc. For those students who file with the Bursar the usual four hundred dollar bond, bills for board are issued twice a year, in January, and in June one week before Commencement. If a student does not

file a bond, he must make a deposit of money with the Bursar as security for the payment of his board at the rate of five dollars a week. If we reckon that a College year includes thirty-nine weeks, a student's yearly board costs in the vicinity of $117 at Randall, or $156 at Memorial. It is very desirable that a student should either have money set apart for his board before he comes, or should know beforehand exactly how he can pay his board bills. If he is to do good and effective work he must not be harassed by anxiety as to the means of meeting this expense, and he must not be tempted into unwise economy in food.

To obtain admission to Memorial, application must be made to the Auditor of the Dining Association, Memorial Hall, before September 15th. Vacancies at the beginning of the academic year are filled by lot. Those who do not obtain seats should sign the "waiting list" at the Auditor's Office as early as possible, since admission will be according to order of application after September 16th. To obtain admission to Randall Hall application must be made early to the Secretary, Randall Hall Association.

Lodging. — The next important expense for every student is that of his room. As a rule students live in dormitories owned by the University, in which rooms cost from $30 to $350, or in private dormitories, which have many luxuries, and are usually expensive, or in private houses, in which furnished rooms cost from about $50 to about $200 for the academic year. A new student should not count on obtaining a room for less than $50, and should not expect to obtain one for that sum easily. In the College dormitories there are one hundred and fifty rooms which rent for $100 or less. If a student obtains one of these rooms and can also find a room-mate, he can reduce this item of expense to $50.

The student who is not successful in obtaining a room in a College dormitory must search for a room in a private house. In this search he should survey the ground very carefully before making his choice, and in engaging his room should have a thorough understanding, expressed in writing, as to just what he pays for and as to the amount and times of payment. For the mutual convenience of students and landlords a list of rooms in private lodging houses, with their prices, is kept at the College Office, and may be obtained by applying to the Secretary.

These three expenses of tuition, board, and lodging, when reduced to their lowest terms, amount to about $300. Over other expenses, such as furniture, books, fuel, light, etc., the student has more con-

trol; and these will vary much with individual needs and tastes. In keeping these expenses down the student is greatly helped by such institutions as the Loan Furniture Association, the Coöperative Society, the Union, and the numerous libraries of the University.

Loan Furniture Association. — A limited number of students may be helped to furnish their rooms at small cost by the Loan Furniture Association. This Association owns furniture, and loans it at a yearly rental of 10 per cent. of its estimated value. A complete set of furniture, for instance, valued at $50, is rented for a year at $5. Parts of sets are rented on approximately the same terms. Every student leasing furniture is required to pay the yearly rent in advance, and also to deposit a sum of money (ordinarily $2.50) as a guarantee in part for the safe return of the furniture. This deposit is given back to him when he returns the furniture in good condition. The primary purpose of the Association is to be of use to students who must exercise strict economy, but any student registered in any department of the University may freely apply for furniture. Applications, to be successful, should be made early to the Agent of the Association, Massachusetts Hall, Cambridge.

The Harvard Coöperative Society. — The Coöperative Society is conducted for the benefit of the student body by a Board of Directors chosen from the instructors and students, and is open for membership to all persons connected with Harvard University, Radcliffe College, or the Episcopal Theological School; also former students of the University.

The object of the Society is to reduce the cost of living at the University. It exists solely for that purpose, and endeavors to afford especial facilities for the purchase of all kinds of students' supplies. Necessary things, such as text-books, note-books, furniture, are accordingly sold at a slight advance above cost.

The Society maintains a store in Cambridge for the sale of almost everything that students are likely to need, — artists' materials, architects' and engineers' instruments, athletic and gymnasium goods, men's furnishings of all kinds, books, boots and shoes, cameras, carpets and rugs, clothing, both custom-made and ready-made, stationery of all kinds, furniture, etc. The Society also makes contracts with retail dealers by means of which members may secure discounts on purchases for their own personal use made in the stores of affiliated dealers.

Any student may become a member of the Society by registering at the Office of the Society and paying the membership fee of one dollar.

The Harvard Union. — The Harvard Union is a gift to the University by Major Henry L. Higginson, and is, in his own words, "A house open to all Harvard men without restriction and in which they all stand equal, — a house bearing no name forever except that of our University."

The Union was finished in the fall of 1901 and has already become the centre of College life. It is the accepted place for University mass meetings, and for large gatherings of graduates and undergraduates. The Living Room, a spacious, comfortably furnished room, is the principal place for College gatherings. Its walls of panelled oak are hung with portraits, and there are two large open hearths for wood fires at opposite ends of the room. Daily newspapers from the principal cities of the United States are kept on file. Small tables are available for after-dinner coffee or light refreshments. Occasionally entertainments, furnished by the University musical clubs, or readings, addresses, etc., are held in this room.

Besides the Living Room the Union contains a Grill-Room with both *à la carte* and *table d'hôte* service, training tables for the University athletic teams, reading-rooms where American and foreign periodicals are on file and where writing materials are supplied, rooms for games, billiard rooms, meeting rooms for clubs and debating societies, headquarters for the college papers, bedrooms for guests, and a Library. The Library has a quiet location on the second floor at the western end of the building; and the division of its space into three connecting rooms, in one of which the shelves are arranged in alcoves, affords an agreeable privacy to readers. The collection of books was started by a generous endowment fund of twenty thousand dollars, the proceeds of which have been largely supplemented by other gifts. The Library Committee enjoys the interested coöperation of the University Library staff and of several other officers of the University. The Library now contains about six thousand books, which provide a very serviceable reference library and the foundations of an excellent collection in English and other modern literatures.

Any student may become a member of the Union by making application in writing to the Treasurer, and paying the annual dues of ten dollars.

To a student who must economize in every way ten dollars may seem a large expense, and joining the Union one of those luxuries which he must forego. It will probably be wiser for him to regard this ten dollars as so much room rent; especially if he has been compelled to hire a small room at a distance from the College. By

joining the Union he will have daily access to sunny, well-heated rooms where he can always find a quiet corner for study and the companionship of books and men.

The Libraries. — There are thirty-nine libraries in Harvard University containing in all about 673,400 books and 393,892 pamphlets. To these libraries all properly qualified students have free access. In the reading-room of Gore Hall (the main College Library) copies of all reference books used in each course are reserved so that every student may have an equal chance of obtaining the books necessary for his work. Over 22,000 books of reference are thus reserved. This reading-room is open every week-day until ten o'clock in the evening.

The facilities for obtaining books offered by the libraries enable a student who must economize in every way to reduce his expenses for books to the cost of the text-books which he must use every day. The cost of these is reduced to the lowest prices by the Harvard Coöperative Society.

Summary. — The foregoing account does not include clothing, laundry, stationery, and the many little expenses into which a new student is insensibly drawn. These are likely to increase considerably the total amount necessary for the College year. By very careful economy, however, it seems possible to keep the strictly necessary expenses for an academic year down to about $400. This sum every student should be able to count on, and a large part of it he should have, when he enters College. With it he may be assured of a year devoted mainly to study and all that makes College training valuable. Without it he will be constantly harassed by anxiety as to how he can meet his bills, and compelled to do work which will draw him from his studies, and which may prevent him from earning a scholarship, and getting just that good for which he has come to College. The first year is the critical year at Harvard. In this year the only College aid for which a student may apply is Price Greenleaf Aid (see p. 10), and this is available only for students registered in Harvard College as candidates for the degree of A.B. All scholarships except one or two are restricted to men who have been in College at least one year, and have demonstrated by College work that they are men of exceptional ability. The College, by means of the Appointments Office (see p. 14), can help the newcomer in finding work; but work that can be done at odd hours is not very remunerative: and a student cannot hope to earn by such means money enough to pay any considerable part of his expenses. Moreover, in securing work the

newcomer is at a disadvantage, for he must compete with men who have been in College longer, and who are thoroughly acquainted with situations which are still strange to him. Students, parents, and guardians, therefore, are earnestly advised to take every precaution they can to make the first year at Harvard a year in which, so far as money is concerned, a student is a free man. At the end of that year, if he has within him the making of a strong, self-reliant, capable man, he will have found out how he may continue at College.

SCHOLARSHIPS AND OTHER COLLEGE AIDS

Scholarships in Harvard College. — With a few exceptions all scholarships in Harvard College are awarded to Sophomores, Juniors, and Seniors on the basis of a previous year's work in College. Two scholarships, the Mary L. Whitney ($300) and the Scholarship of the Class of 1867 ($175), are annually awarded to Freshmen on the basis of their work during the first half-year. The Crowninshield Scholarships ($225), of which there are two, are also occasionally open to Freshmen. These scholarships are not open to competition annually, because they may be held during the whole undergraduate course. None of these Freshman scholarships may be applied for until after the applicant has become a member of the College. With these three exceptions there are no scholarships for which Freshmen may apply unless they have a special claim upon a particular scholarship because of their descent from the founder or from some member of the class that established the scholarship, or because they fulfil other peculiar conditions prescribed by the founder of the scholarship. The special terms under which some scholarships are assigned may be learned by consulting the full list of scholarships in the College Catalogue.

The facts considered in making an assignment of a scholarship are the needs of the student, and his promise as *indicated by his work in College*. A student who is not in need of aid cannot honorably apply for a scholarship; a scholarship cannot properly be awarded to one who, from physical, mental, or moral weakness, gives little promise of future usefulness. Scholarships are ordinarily assigned only on the basis of a previous year of work in College. The enjoyment of a scholarship for one year will not constitute any title to a second nomination, unless the superiority for which it was originally awarded be fully maintained; and at any time a scholarship or any portion thereof may be taken away from a student who has proved

undeserving. No student who has incurred a serious College censure in the course of the year will be considered a candidate for a scholarship; nor any student who obtains leave of absence for the year in which the scholarship would be payable.

In order to be considered an applicant for a scholarship a student must apply on blank forms furnished by the College on or before the last Wednesday in May.

The scholarships in Harvard College, though far too few to reward all scholars of high rank, are too numerous to mention here. A full list of them may be found in the Catalogue of Harvard College. There are in all, under the charge of the Faculty of Arts and Sciences, 219 scholarships, the aggregate annual income of which is $51,605; of these scholarships 129 are restricted to the use of undergraduates in Harvard College.

Price Greenleaf Aid for Freshmen and Other First-Year Students in Harvard College. — Though there is very little aid in the form of scholarships for first-year students, the College is able to help about one hundred men yearly from the Price Greenleaf Fund, the annual income of which is about sixteen thousand dollars. This Fund was established by the generous bequest of Ezekiel Price Greenleaf of Quincy, Mass. The income of the Fund is distributed in sums of from one hundred to two hundred and fifty dollars: first, to undergraduates in the first year of their residence (whether Freshmen or students admitted to advanced standing, with or without examination); secondly, to deserving students who have not succeeded in the competition for scholarships.

The regular assignment to first-year students is made before or at the time of their entrance. (The first awards are usually made about June 20.) To hope for a share in this assignment the applicant must be strongly recommended by the college, academy, or school with which he has been connected; and must see that his application is in the hands of the Secretary by the first day of May. A subsequent assignment is made in February to some other first-year students of high standing; applications must be in the hands of the Secretary by the fifteenth day of December.

In every case the amount assigned is payable (but only to persons who may be undergraduates at the time of payment) in two instalments, at the times when the two term-bills of the year are presented. The recipients of Price Greenleaf Aid may be called upon for service as monitors or assistants to an amount not exceeding four hours a week.

Other Aids for Students in Harvard College. — In addition to scholarships and Price Greenleaf Aid students may be helped by the Beneficiary Funds and the Loan Fund.

The Beneficiary Funds yield an annual income of about $2800, which is usually distributed in gratuities of not more than fifty dollars each.

Applications for aid from the Beneficiary Funds, except where otherwise stated in the list given in the Catalogue, should be addressed to the Dean of Harvard College, by the student's parent or guardian, or by the student himself, if of age. The application should state particularly the circumstances of the case, with the reasons for asking aid. No application for any academic year will be received before the first day of August in the summer preceding the beginning of that year.

The Loan Fund yields an annual income of about $3000, which is lent to meritorious students in the Sophomore, Junior, and Senior classes, in sums ranging from $40 to $75. This fund is under the control of a Board of Trustees in Boston.

Applications for the Loan Fund should be left with the Dean of Harvard College as early as the first day of December.

Scholarships for Special Students. — For Special Students there are only two Eveleth scholarships, of $200 each.

The Committee on Special Students also has at its disposal $1000 a year from the Edward Austin fund from which small loans may be made.

Scholarships and Other Aids for Undergraduates in the Lawrence Scientific School. — There are eighteen scholarships for the exclusive use of undergraduates in the Scientific School: three Eveleth Scholarships ($200 each), one Hilton ($225), one Jennings ($400), the Scholarship of the Lawrence Scientific School Association ($150), four Normal School Scholarships for graduates of reputable normal schools ($150 each), and eight University Scholarships ($150 each).

The Francis Hathaway Cummings Scholarship ($200) and the Dunlap Smith Scholarship ($200) may also be assigned to students in the Scientific School.

Applications for these scholarships should be filed with the Secretary of the School on or before the first of June. The award of scholarships is made at the beginning of each academic year.

In addition to these scholarships the Scientific School has at its disposal about $3000 a year which may be loaned to needy and

worthy students. The sources of this money are: The Edward Austin Loan Fund, the Stuart Wadsworth Wheeler Loan Fund, and the Fund derived from money repaid by students who have in former years received loans.

Loans are made from these funds in sums varying from fifty to one hundred dollars on the student's personal note. No interest is charged while the student is a member of the School; 4 per cent. is charged from the time he leaves the School until the loan is repaid. Liberal time after graduation is allowed for repayment.

Fellowships and Scholarships for Graduates of the Lawrence Scientific School. — The following fellowships and scholarships are, by the terms of their foundation, for the use of graduates of the Scientific School: —

. For students in Architecture and Landscape Architecture, the Nelson Robinson Jr. Travelling Fellowship and the Julia Amory Appleton Travelling Fellowship with incomes of $1000 each; two Austin Resident Scholarships in Architecture with incomes of $300 each; and the Austin Resident Scholarship in Landscape Architecture with an income of $300. For students in Zoölogy, Geology, Mineralogy, and Chemistry, the four George H. Emerson Scholarships with incomes of $225 each.

Fellowships and Scholarships in the Graduate School. — There are in the Graduate School twenty-seven endowed fellowships, with annual incomes of from $200 to $500 each, and an aggregate income of $14,700; thirty Austin Teaching Fellowships of $500 each, in connection with which a certain amount of instruction or assistance in instruction is required; an indeterminate number (ordinarily from two to five) of John Harvard Fellowships without stipend; fifty-nine endowed scholarships of from $150 to $400 each, with a total annual income of $14,850; and the scholarships of the Harvard Clubs of Chicago, Louisiana, St. Louis, and San Francisco, of from $250 to $300 each, which are assigned under the direction of these Clubs. Many of the fellowships may be awarded to advanced students of high promise who wish to continue their studies in Europe, and usually from twelve to fifteen are so assigned, — a generous provision for foreign study, which no other American university rivals. An appointment to a travelling fellowship is awarded only to a graduate of some department of Harvard University, or to a student who has pursued his studies at the University for several years. But the resident appointments may be, and some of them are, bestowed on persons not previously members of the University. For the year

1904–05, six fellowships and twenty-seven scholarships are so assigned. All appointments are open only to students who have given evidence of ability and promise in special departments of study, and ordinarily only to those who need such assistance in order to carry on satisfactorily their graduate studies. For the John Harvard Fellowships, which are without stipend, nominations are made by the several Divisions of the Faculty, and no applications are received. A description of the various fellowships and scholarships, and a statement of the special conditions which are in some cases attached to them, may be found in the College Catalogue or in the Circular of the Graduate School.

Appointments to fellowships and scholarships in the Graduate School for any academic year are made (in most cases) by the Corporation, on recommendation by the Faculty of Arts and Sciences, towards the close of the preceding academic year. Applications for appointment or reappointment should be sent in as early as possible, in order to facilitate the work of examination and comparison. Applications received after the fifteenth day of March are not ordinarily considered in the regular assignment. Blanks for applications may be obtained from the Secretary of the Faculty of Arts and Sciences or at the office of the Dean of the Graduate School. A new applicant, not already a student at Harvard University, should accompany his application with testimonials from those best qualified to speak with confidence of his qualities, attainments, and promise, and by such other documents as he may think proper to send. All applications should be addressed to The Committee on Fellowships, Office of the Graduate School, No. 10 University Hall, Cambridge, Mass. A few appointments are commonly made after the beginning of the academic year, to fill vacancies arising from withdrawals and other causes. For these appointments applications received later than March 15 may be considered.

Prizes. — The amount of money distributed each year in prizes to students in departments under the Faculty of Arts and Sciences, if worthy competitors appear for each prize, is $3120. Full information about the conditions attached to each prize is given in the College Catalogue. The list of prizes is as follows: —

Bowdoin Prizes for Dissertations in English. — For Undergraduates, three prizes, a First Prize of $250, and Two Second Prizes of $100 each. For Graduates, three prizes of $200 each.

Bowdoin Prizes for Dissertations in Greek and Latin. — For Undergraduates, two prizes of $50 each: one for a translation into Attic

Greek of a specified passage in English, and one for a translation in Latin of a specified passage in English. For Graduates, a prize of $100 for an original essay in either Latin or Greek.

Boylston Prizes for Elocution. — Two First Prizes of $60 each and three Second Prizes of $45 each.

Coolidge Debating Prizes. — Two prizes of equal amount derived from the income of a fund of $5000. These prizes are awarded at the trial debates for the selection of Harvard debaters in intercollegiate contests.

Dante Prize. — One prize of $100 for an essay on a subject drawn from the Life or Works of Dante.

Sargent Prize. — A prize of $100 for the best metrical translation of a lyric poem of Horace.

George B. Sohier Prize. — A prize of $250 for the best thesis presented by a successful candidate for Honors in English or in Modern Literature.

Sales Prize. — A prize of $45 for proficiency in Spanish.

Philip Washburn Prize. — A prize of $75 for the best thesis, of sufficient merit, on an historical subject presented by a successful candidate for Honors in History, or in Political Science, whose main work is in History.

Toppan Prize. — A prize of $150 for the best essay of sufficient merit on a subject in Political Science.

Sumner Prize. — A prize of $100 for the best dissertation on a subject connected with the topic of Universal Peace and the methods by which War may be permanently superseded.

Bennett Prize. — A prize of $45 for the best essay in English prose on some subject of American governmental, domestic, or foreign policy of contemporaneous interest.

Ricardo Prize Scholarship. — A competitive scholarship of $350.

Francis Boott Prize. — A prize of $100 for the best composition in concerted vocal music.

Lloyd McKim Garrison Prize. — A prize of $100 for the best poem on a subject or subjects annually to be chosen and announced by a committee of the Department of English.

The Appointments Office. — The work of the Appointments Office consists of securing for Harvard men who have left the University positions in business or as teachers, and of helping students to find ways of earning money during term-time and in vacation. The Office acts as a middleman, bringing together students needing work and persons seeking such help as students can give.

Ever since this Office was established by Mr. Frank Bolles in 1887–88 it has grown steadily, and it has now become the most effective means within the University of helping students of real ability. To the student who must make his way, both in the University and in the world, this Office gives assurance that if he is a useful man every effort will be made to help him turn that usefulness to good account. The greatest difficulty the Office experiences is that of supplying the demand for really first-rate men. A newcomer should remember, however, that the "first-rate man" does not depend on the Office for help, but relies first of all upon himself. No person is ever recommended for a position simply because he is unemployed. The Office adheres strictly to the principle that work shall be given only to those who can do it well.

The newcomer will be interested chiefly, perhaps, in the kinds of term-time and vacation employment that students are likely to secure through the Appointments Office. The best way of showing the kinds of opportunities that come to the Office will be to enumerate the work actually done by students during the last year. The list is as follows: —

Attendant on invalid
Book-keeper
Canvasser (Collector)
Chauffeur
Clerical work:
  Office
  Store
Collector
Companion
Computer
Cooking
Destroying tree pests
Drawing:
  Free
  Mechanical
  Illustrating
  Engrossing
Elevator boy
Furnace (care of)
Gate-keeper (ticket taker)
Guide
Gymnastics
House-keeping
Lawn (care of)
Lecturer
Manual Training
Meter-reader
Monitor
Music:
  Instrumental
  Vocal
Correspondence
Reporting
Night school
Nurse
Outing class
Printer
Reader
Secretary
Settlement club work
Snow shovelling
Stenographer
Stereopticon
Store:
  Grocery
  Market
Surveying
Type-writer
Tutor
Usher
Waiter
Watchman:
  Night
  Day

The Office cannot help persons in finding work until they have become members of the University, and are within reach. A student wishing work should register at the Appointments Office, 9 University Hall, as soon as he comes to Cambridge. No charge is made for services. All correspondence should be addressed to the Secretary for Appointments, 9 University Hall, Cambridge.

LETTERS

The letters printed below were written by students in response to a request that they give others the benefit of their experience by relating in detail what their expenses have been and how they have met them. The students to whom this request was made were known at the College Office as earnest, serious men and good scholars. Though no attempt was made to secure letters from men who came to Harvard from different parts of the country, an examination of the College records showed that the writers came from Massachusétts, Ohio, Utah, Dakota, New York, Pennsylvania, Missouri, Washington, New Hampshire, Minnesota, Illinois, Vermont, Rhode Island, and Wisconsin. It is also noteworthy that a large majority of them came from public schools.

The letters are arranged in no particular order, except that those of undergraduates precede those of graduate students. They are preceded by extracts from an address made by the secretary of a College club to the pupils of the high school from which members of the club had come to College. The parts omitted contain information given elsewhere in this pamphlet.

The writers do not all agree as to expenses or as to advice to students about to enter, but the variety of experience they show will be in itself instructive. The young man who is coming to Harvard, and who seeks advice from this pamphlet, must bear in mind that in the matter of expense, as in all others, the problem before him is a problem of Harvard and himself as an individual. Two special cautions and one general caution should be remembered by readers of the letters. Men entering the Graduate School should remember that the high standard of work exacted from candidates for the higher degrees prevents students from giving much time to earning money for their support. Similarly, students who expect to engage chiefly in scientific studies should remember that laboratory fees will increase their tuition fees considerably, and that laboratory work is time-consuming and will leave but little time for outside work. In general the reader should remember that the writers of these letters were excellent scholars and men of more than common ability, courage, and endurance. Had they been commonplace men they would not have succeeded. This pamphlet has been prepared, not

to induce weak students or students of merely average ability to come to Harvard, but to give to men of real ability the means of ascertaining the minimum expense of a College year.

EXTRACTS FROM REPORT ON EXPENSES MADE BY THE SECRETARY OF THE —— —— CLUB

"The —— —— Club of Harvard University has been looking up the subject of expense among its members, and I can now give you what men that you know have actually spent in going through Harvard. The average yearly expenses of the —— —— men are as follows: One man, whose home is now in Cambridge, spends less than $300; two men, $450; three between $500 and $600; four between $600 and $700; four between $700 and $800; three between $800 and $900 (one paying large doctor bills); three between $900 and $1000, and one over $1000. You may see from this that there were fourteen out of twenty-one who answered the letters whose average yearly expense was under $800, and that six of these spent less than $600. Besides the average yearly expenditures, we have collected the figures of the lowest expense for a year. One spent $400; three between $400 and $500; two between $500 and $600; four between $600 and $700; five between $700 and $800; four between $800 and $900 (one paying large doctor bills); and one over $1000. One man in the Scientific School reports also an expense of $150 in summer camp on Squam Lake, New Hampshire. These data give you some idea of what —— —— men have actually spent at Harvard.

"Of the —— —— men who reported, five men have obtained scholarships amounting to $1140, the highest man earning $600. —— —— men report earnings from work in term-time of $1331, divided as follows: 1899, clerking, $50; 1900, insurance soliciting, $200; 1901, insurance soliciting, $350; 1902, singing in chapel, $50; June, 1902–June, 1903, work for Cambridge Gas Co., $150; teaching Sunday School, 1902–03, $68; teaching Sunday School, 1903–04, $88; teaching evening school, 1903–04, $100; tutoring for one year, $275.

"Reports from —— —— men as to the work in vacations show earnings of $895, ranging from $25 to $225 above expenses in a single vacation."

My dear Mr. —— :—

During my Freshman year I kept an exact account of expenses. They were as follows:—

Room	$80.00
Tuition	150.00
Books and stationery	39.16
Postage	2.86
Laundry	4.82
Board	101.18
Sundries, such as clothing, carfare, locker-fees, etc.	43.00
Total	421.02

From September 11, 1901, to June 25, 1902, — forty-one weeks. My room rent included heat, light, furniture, and care. My laundry expenses were low, as you will notice, because my landlady was so kind as to put my washing in with that of her household; she charged very little. I ate at no fixed place, but used various restaurants, and particularly those boarding-houses where motor-men and conductors take their meals; for there one can often get a good substantial dinner for a very reasonable price. My custom was to take one hearty meal (at noon) during the day, and eat a light breakfast and supper. My board averaged $2.46 per week. I think it a serious error for a growing boy to limit himself that way, and am convinced that I hurt myself by too great economy during the first half-year. Had I been wise, I would have boarded at Randall Hall; but it was really a full year before I became used to College. A Price Greenleaf Aid of $200 was awarded me. I did no outside work.

During the summer I was clerk at a hotel in Canada. For this work I received my room and excellent board, and other expenses, such as laundry and railroad fare. I accepted the position on the express condition that I was to have little to do and a great deal of time to myself, as I was in pretty bad shape physically.

Unfortunately, I have lost the record of expenses during my Sophomore year. If I remember rightly they amounted to about $450. I boarded, as in my first year, but not so economically. I did some tutoring. A scholarship of $250 was awarded me, and I borrowed $40 from the Loan Fund.

My physical condition at the end of the year was such that I had to go home. Hence, during the summer I stayed in the country, but did not try to make any money.

Following is an account of expenses during my Junior year: —

Room	$80.00
Tuition	150.00
Board	127.94
Laundry	15.20
Books and stationery	15.00
Sundries, such as postage, carfare, clothing, fees, etc.	125.82
Total	513.96

September 23, 1903, to June 18, 1904, — thirty-eight weeks.

I boarded at Memorial during this year, as the new plan introduced there makes it possible to live very well for from $3.10 to $3.50 per week. Inasmuch as many of the books required in my courses were reserved in the reading-rooms of the various libraries, my expenses in this direction were smaller than usual. I earned about $40 tutoring and $30 by working for the Athletic Association; a scholarship of $300 was awarded me and I won $250 in prizes.

During the summer I worked on the cars as conductor and cleared $120. I got a suite of rooms free during this period in a private dormitory; my

duty being to see that nobody attempted any thefts. Besides earning pretty good pay on the cars I was greatly benefited by the outdoor work which it necessitated, so that my gain was two-fold.

Very truly yours,

— —

Dear Mr. —— : —

I am very glad to tell you anything that may be useful in the way of my experiences in earning and spending money since I have come to College. The table for my Freshman year is pretty nearly accurate; as for my Sophomore year, I cannot do more than calculate on my expenses, but I think the figures I give come fairly near the real amounts:

Freshman Year

Expenses		*Receipts*	
Room	$100	Price Greenleaf	$50
Heat and light	20	Summer of 1902	35
Tuition	150	From my family	300
Food	175	Earned in College	215
Clothes, books, etc.	155		600
	600		

The two hundred and fifteen dollars which I made during the College year I earned in the following ways: —

Taking a Settlement Library	$25
" a Boys' Club	25
" care of boys in Boston	165
	215

Sophomore Year

Expenses		*Receipts*	
Tuition	$150	College Fund	$50
Heat and light	35	Clerical work	100
Room (given me)		Taking care of boys in Boston	300
Food	200	From my family	50
Clothes, books, etc.	215	Summer of 1903	100
Club	100	Deficit	100
	700		700

The deficit of one hundred dollars I made up in the course of the summer of 1904.

In connection with the Freshman year, I should like to say that it is almost unwise for a fellow to come to College without any money. This sounds discouraging, but I feel certain that it is desirable to be able to get through the first year without much outside work, or, better still, without any at all. A boy should concentrate all his energy in getting into the spirit of Cambridge life, and in getting a good hold on his work, especially

this last, for by getting good marks he is eligible for scholarships with which to help pay his next year's expenses; he will also thus qualify for tutoring, which is very profitable.

It is a question of months before a fellow really gets settled here, and if he has the weight of earning money on his shoulders, he finds it exceedingly difficult to do himself justice. The outside work which a Freshman can do is hard and poorly paid. For four months I used to leave Cambridge at three o'clock every Sunday afternoon, and take charge of a slum library in Boston, getting back here at about ten. Each time I did this I got $1.50, and felt proud that I was earning money, but I realize now that it was not worth while, that my time would have been much better spent in studying or even in resting.

Hoping that this may be of some slight service, I remain,

Very truly yours,

—— ——

DEAR MR. —— : —

In response to your letter of November 14th, I try to present below an approximately accurate account of my College expenses. The amounts are only approximate, as I have no exact figures at hand. Since I lived at home during my Freshman year, my case is not a typical one, and I have not given expenses for that year.

In talking with fellows about the expenses of College life I have found it of great help to divide them into two classes: (1) strictly College expenses, such as tuition, board, room, books, furniture, and the like; (2) what I term general or living expenses, such as anyone would have living at home and not paying board.

While such division is of course only rough, it seems to me to have a rational basis. Only the first group consists of what can properly be called College expenses. I give the approximate figures for last year, and my estimate for the present year: —

1903–04		1904–05	
Tuition	$150.00	Tuition	$150.00
Rent of room in private house, including fuel and light	80.00	Infirmary fee	4.00
Board at Randall Hall (thirty-four weeks at $3.50)	119.00	Room (one-half)	62.50
Books and stationery	6.00	Fuel and light (estimate)	7.50
Clothing	35.00	Board at Randall Hall	120.00
Incidentals (about)	25.00	Books and stationery	10.00
Total	415.00	Clothing	35.00
		Incidentals	25.00
		Total	414.00

Of my furniture I purchased at the beginning of my Freshman year an amount costing about $15. The rest I have taken from home. Regarding my expenditure for books, I should state that it has been, I think, rather below the average, as I have used several books belonging to a room-mate

who took the courses in which they are required the year before I took them.

During the long vacation I have done newspaper work, library work, and some tutoring, earning in that way about $35 each summer. Until this year I have not attempted to do any work during the College term. This year, however, I have every prospect of receiving about $75 from tutoring. I might add that during the foot-ball season of 1903 I planned a business venture which resulted in an absolute loss instead of in receipts of $50, as I expected.

That any student can live comfortably at Harvard on somewhat less than $400 per year I feel certain. And a fair amount of industry would, in general, gain a scholarship which would provide for nearly half of this sum.

Very sincerely,

—— ——

Dear Sir: —

I think I may say that Harvard is the "cheapest" place for a boy to go to if he is obliged to pay his way, especially if he has ability to gain scholarships. Scholarships and aids have enabled me to begin and continue my College course. During my Freshman year I received $150 of the Price Greenleaf Aid, and in my Sophomore year I held a Burr Scholarship of $200.

My accounts I have divided somewhat arbitrarily, and have kept no account of my travelling expenses. During my Freshman year I lived at home, in ——, and consequently my only College expenses were for books, carfare, and tuition. My Price Greenleaf Aid cancelled my tuition; of my carfare I have no record; and my books cost me perhaps $18, which was met, of course, with no great difficulty.

Last year my home was in Vermont, and so I have since been obliged to meet the expense of living here. The following account is accurate for the second year: —

Second Year

Tuition	$150.00
Laboratory fee	10.00
Room (one-half)	37.50
Light (one-half)	1.55
Fuel (one-half)	10.69
Board (Randall)	108.64
Furniture	21.01
Books and stationery	17.10
Clothing and laundry	23.34
Miscellaneous	37.79
	417.62
Scholarship	200.00
	217.62

I shared my room with a day room-mate, — one who lived at home, but who used this room as a study between recitation hours.

This year I expect my expenses will be substantially the same, and that I shall receive a scholarship large enough to pay my term-bills and enable me to repay the money I have had to hire to pay the $90 advance tuition fee. Last year, of the $217.62 which was not paid by my scholarship, I received about half from home, as I needed it, and the rest was borrowed for me.

I have not been able to earn any money until this year. There are many opportunities for earning money, but there are many waiting for these opportunities. This year I am a waiter at Randall Hall. This is one of the most practicable ways of earning money here.

I trust this may be helpful in answering inquiries; and I should be glad to answer any questions in regard to expenses here which may be asked by those who do not find their queries answered by this book.

Yours sincerely,

—— ——

Dear Sir: —

Your request for an account of my expenses last year and the way in which they were met was duly received, and I gladly give you the desired information if in any way it may be helpful to others in similar circumstances.

The figures below I have in nearly all cases given in round numbers, although the exact figures differed only by a few cents. In cases when the expense was equally shared by my room-mate I have noted it. The individual items I have classified as follows: 1st, for books and stationery, including everything pertaining directly to the work of six courses; 2d, for furniture; 3d, for fuel and light; 4th, for board at the Randall Hall Association; 5th, for room rent, and lastly for incidentals. In this class I have placed articles too numerous to be individually noted, but including clothes, carfares, etc. The account is as follows: —

Tuition	$150.00
Furniture (half)	20.00
Books	25.00
Fuel and light (half)	20.00
Board	62.13
Room	75.00
Incidentals	70.00
	422.13

Of this amount the tuition was met by an award of Price Greenleaf Aid from the University of $150. The number of courses which I carried, and my physical condition made it impossible for me to earn anything during term-time. The most perfect accord exists, however, between my parents and myself, and what little aid they could bestow was ungrudgingly given. The remainder of the amount was met from outside sources.

During the year I took absolutely no part in athletics, attended only the best concerts or plays, and that rarely. My laundry was expressed home at a cost of fifty cents every two weeks. I mention these things as they would materially affect one's expenses. The conditions are, of course, largely peculiar to myself, but I hope I may have given some help to one seeking to learn the cost of a year — and that the first year — at College.

I remain,

Very truly yours,

—— ——

My dear Mr. —— : —

I am very glad that you are getting out a pamphlet on College expenses, and shall be pleased to tell you what my expenses have been since entering Harvard. I have kept careful account of all the money I have spent, and the following items are the exact figures : —

First Year

Expenses		*Receipts*	
Tuition	$150.00	Price Greenleaf Aid	$150.00
Laboratory	13.46	Received from home	207.10
Room (one-half)	60.00	Earned the summer before entering	50.00
Board	136.50	Work Christmas Vacation	22.50
Books and stationery	19.45	Tutoring	15.00
Furniture	9.90		444.60
Washing and laundry	11.75		
Carfare	12.00		
Benevolences	6.94		
Athletics, theatres, concerts, etc.	5.95		
Miscellaneous sundries	18.65		
	444.60		

Second Year

Expenses		*Receipts*	
Tuition	$150.00	Scholarship	$150.00
Laboratory	10.00	Received from home	139.88
Board	120.48	Work during summer	56.00
Room	70.00	From my own bank account	100.00
Books and stationery	24.10	Work during Christmas Vacation	13.62
Coal and wood	17.00	Tutoring	25.00
Furniture	18.95		484.50
Washing and laundry	19.62		
Carfare	10.35		
Benevolences	5.75		
Athletics and locker fee	8.50		
Oil	2.50		
Theatre, concerts, etc.	4.85		
Miscellaneous	22.40		
	484.50		

The first year I roomed and boarded in a private house, where the rooms were furnished and heated, consequently I had very little to spend on furniture, and none on fuel. Last year I boarded at Randall Dining Hall, and roomed in a College dormitory. The extra expense of furniture and fuel made my living expenses higher, but this year, with no furniture to buy, I expect them to be about the same as the first year.

I have not included the item of clothing, which depends in a great measure on the tastes of the individual, and how much you have to start in with.

This year I have already made considerable money in the College Office and in tutoring. With my scholarship and other work in sight I expect to about cover all my expenses. My advice is: come provided for the first year, and an energetic boy can always find work enough to do to help him through the rest of his College course.

Yours sincerely,

—— ——

Dear Sir: —

I shall be glad to tell you as nearly as possible how I met my expenses during my College course.

When I entered Harvard I had $72, which I saved from working the previous summer. I found a room on —— Street, which, with heat, furnishings, and light, cost me $2 per week. During the summer I had written to the headwaiter of Randall Hall and received a fairly favorable reply, but no promise of work. As soon as he entered his duties I interviewed him and convinced him I was in need of work to stay in College. My average earnings were $2.75 per week at the Dining Hall. Besides this I earned about $15 by ticket taking and selling blank note cards. As far as I can look up I shall give a very near approximation of my expenses.

First Year

Expenses		*Receipts*	
Tuition	$150	Waiter	$119
Board	95	Summer work	72
Room	76		191
Books	5	Balance deficit	180
Laboratory fee	10		371
Washing and laundry	8		
Clothes	22		
Incidentals	5		
	371		

I received a scholarship for $150, which nearly cleared the deficit.

Very nearly all of my books were ones borrowed by me; some of my washing I did myself, and frequently cooked my own breakfast. This first year, however, was the most expensive.

I still retained my waiter's position in my second year, but changed my room to Divinity Hall. My expenses were as follows: —

Second Year

Expenses		*Receipts*	
Tuition	$150.00	Waiter	$133.00
Board	105.00	Summer surplus	60.00
Room	50.00	Beneficiary Aid	60.00
Loan Furniture	7.50	Taking tickets	24.00
Laboratory fees	17.00	Tutoring	6.00
Laundry	8.00		283.00
Clothes	12.00	Deficit	73.50
Fares, etc.	7.00		356.50
	356.50		

Thus, in my second year, I came out about $73 behind, but as in the year before and in all years the leaving of the payment of the last term-bill until the following fall gives me a chance to make up this deficit.

The third year resulted still better. This year I was elected Secretary and Treasurer of —— ——, which position paid me $100 yearly. I still worked in the hall as a slide man (advanced two places over the waiter's position). I also received monitorships in some of the courses.

Third Year

Expenses		*Receipts*	
Tuition	$150.00	Secretary	$100.00
Board	93.00	Work at Dining Hall	120.00
Room	50.00	Summer surplus	41.00
Loan Furniture	5.00	Taking tickets	15.00
Laboratory	25.50	Monitor	9.00
Laundry	8.00	Beneficiary Aid	63.00
Clothes	23.00		348.00
Fares, etc.	10.00	Deficit	16.50
	364.50		364.50

This year, my fourth year, started rather hard because of the advance of $90 on the term-bill. By summer surplus I have meant to give that part of my summer earnings which I had left to start upon for the next year. The Beneficiary Aid received came in February, when the Mid-year bills were due. Inasmuch as all term-bills have to be paid before graduation it will probably be necessary for me to borrow some money to advance my earnings this next summer. I shall apply to the Loan Fund for this money.

Now, in regard to work, I find that the best way to find work is to get in with such a crowd of self-supporting students as the waiters at the Dining Hall and let them "put you onto things," for very few waiters go very long without finding better employment. I have always found the best summer work in hotels, although this very last summer was the first in which I could clear over $150. There are scores of things here a fellow can do to earn money, and as far as the College Office is concerned no worthy student need feel timid about confiding his circumstances or applying for positions.

Most sincerely yours,

—— ——

Dear Sir: —

My expenses during my first two years in Harvard were not as low as they might have been had it been necessary for me to spend the least possible amount, still I took care to keep them down to what I thought I ought to spend in order to get the best results from my College course, and yet not go beyond my means. The expenses of my Freshman year were as follows: —

1902–03

Tuition	$150 00
Laboratory fee	10.00
Room	65.00
Furniture	59.08
Fees (Union, Athletic Association, etc.)	16.35
Board (six weeks at Memorial, remainder at Randall)	120.57
Books, stationery, etc.	37.64
Fuel, light, etc.	9.43
Laundry and washing	6.17
Athletics	9.15
Sundries	37.07
	520.46

This total I might have cut down considerably if I had had a room-mate. I roomed in a College dormitory, so I had to buy all my furniture, which, however, I expect will last me through my College course. I had earned almost enough before entering College, by carrying papers and other work, to pay my way through for that year. I had hoped to be able to earn something during the College year, but I found that I had not time to do justice to my studies, get proper exercise, and make money too. Price Greenleaf Aid was granted me to the amount of $150 for that year.

The expenses of my Sophomore year were much lower, because I had a room-mate and needed no new furniture. They were as follows: —

1903–04

Tuition	$150.00
Board (Memorial Hall)	137.11
Room	35.00
Fuel, light, etc.	6.15
Laundry and washing	7.62
Books, stationery, etc.	11.13
Fees for Union and Athletic Association	15.00
Athletics	4.00
Sundries	40.15
	406.16

To pay for my second year's expenses I had a scholarship for $150, and earned over $100 working in a warehouse during the summer of my Freshman year, though part of that sum had to go to pay my first year's expenses. Last summer I earned over $100 working on a gas pipe line.

This year also I earned nothing during my College year, as I felt that I would overtax myself if I tried to keep up a grade in my studies sufficiently high to get a scholarship, take the active part in athletics which I believe every one should take, provided he can give the time to it, and also do outside work. I knew that I could draw on funds at home to a small extent, so that I was not reduced to such straits as some are. My clothes were all provided for me with the exception of about $10 each year. That $10 is included in the sundries. I expect my expenses for my Junior year will be as low as those of my Sophomore year, but shall have to borrow enough from home to make up the deficiency left after I receive my scholarship money.

Very truly yours,

—— ——

DEAR SIR: —

I entered College as a Freshman last year from —— —— Academy. From my standing there I had previously been assigned Price Greenleaf Aid to the amount of my tuition. My other expenses were: Board at Randall Hall, $120; room rent, $50; incidental expenses, $50. To meet these expenses I had upon entering $150, and I earned throughout the year $75.

In the early part of the year I earned something by attending a furnace, and a very little by tutoring. I earned most, however, by working Saturdays during the afternoon and evening in a clothing store in Boston. Many of the larger stores there, especially grocery stores, will hire students to work Saturdays as extra help. A representative of at least one grocery store came to the College last winter to seek such help among the students. For working Saturday afternoon and evening students are paid from $1.50 to $2.50. I chose the clothing store because I had had experience in that business.

Yours respectfully,

—— ——

DEAR SIR: —

I am unable to answer your letter of November 14th with absolute accuracy, as I have not kept a detailed account of my expenses. The following table is, however, a liberal approximation for last year: —

Tuition	$150
Board (Randall Hall)	110
Room	60
Books and general expenses	60
	380

I earned this money and a small balance in a three years' interval between High School and College by working, first, in a lumber mill;

second, in a lumber office; third, for the U. S. Geological Survey; fourth, for the Northern Pacific Railway Engineering Department. During the past summer I was able to make but little more than expenses by working on a farm, but I improved my physical condition.

As for young men coming to Harvard, I have only this advice to offer — that in my opinion they should earn their own way, because the experience will be valuable to them after leaving College, and, what is much more important, such a course will strengthen their moral fibre, as opposed to the demoralizing pensioning system, whether of College or of parents. I think that it is best to earn the money, if possible, before coming to College, for then the student can devote himself to purely College work, and perhaps lessen his total expenses by finishing in three years.

Sincerely,

—— ——

Dear Mr. —— : —

Before entering College I had saved up about eighty dollars. When I entered, a year ago this fall, I had spent about twenty of it for clothes. During the College year I borrowed about one hundred and fifteen dollars, and received ten dollars as a Christmas present. Besides this I had two hundred dollars from the Price Greenleaf Fund, which reduced my term-bills to about fifty-eight dollars each. I borrowed thirty-five dollars more this fall to aid in paying the second term-bill. Thus my total expenses for the College year, as near as I can estimate them, were about four hundred and fifteen dollars, of which I borrowed about one hundred and forty-five.

The drawing instruments for Architecture 1*a* and 2*a*, and for Fine Arts 1, cost me over twenty dollars, but my expenses for books were not large. My board at Randall Hall averaged about two dollars and seventy-five cents a week, but I was at home sick for about a month, which lowered the total board-bill considerably. This last summer I worked on a farm and saved up about sixty dollars. Farming is not very profitable, but the health acquired is of great practical value during the College year.

So far this year I have borrowed ninety dollars to meet the tuition fee bill of October tenth, besides the thirty-five dollars I mentioned before, due from last year. I am earning from three to five dollars a week at Randall Hall. I tried reading gas-meters for the Cambridge Gas Light Company to see how it compared with the work at Randall. I found that the pay averaged about the same, but that reading meters was harder and more disagreeable than carrying trays at Randall Hall. The work at Randall Hall frequently leads to good positions at summer hotels.

Yours sincerely,

—— ——

DEAR SIR: —

In regard to my last year's expenses, they were in all $397.81, with the exception of clothing and laundry, which was probably between $35 and $40. In detail they are as follows: —

Room (one-half, steam heated)	$75.00
Tuition	150.00
Board (Randall Hall)	84.00
Books	12.55
Stationery	6.59
Carfare	11.23
Sundries	43.88

My board might have been slightly reduced without danger to health. Cost of books could not easily be less, for they were mostly second-hand. I find that when term-bills, books, stationery, carfare, and all unnecessary expenses have been taken out, there remains about $43 spent on furnishing the room, and a thousand and one other things. All my furniture last year I hired at $5 for the whole year.

I have not worked to earn money during the vacations or term-time, but last summer I did work worth about $70 or $80 at $1 a day on my father's farm. For money I have to depend on him and on the prospect of a scholarship.

Respectfully yours,

—— ——

MY DEAR MR. —— : —

I shall be glad to furnish you with any information that I have gained from my year's experience in living at Harvard. Fortunately, I have kept careful account of my finances last year. Here are the figures as I summarized them last June: —

Received		*Expended*	
Pulitzer Scholarship	$250	Tuition	$150
A kind aunt	100	Board at Randall	78
Other sources	68	Room (one-half)	75
	418	Books and stationery	21
		Washing	8
		Fees and dues	12
		Recreation	11
		Travelling expenses	32
		Miscellaneous	24
			411

The $68 marked "Other sources" consisted chiefly of money I had saved before entering College. None of it, so far as I can now recall, was earned during the College term last year. I did no work outside, because I wished to devote all the time possible to my courses, with a view to winning a scholarship this year.

My board at Randall was rather low, as the figures indicate. I was able to keep it down to an average of two dollars a week by living on two meals a day throughout the year. I would not advise a man to economize on his eating except as a last resort, and then not unless he is sure of himself. I did not suffer any serious hardship (indeed, my health was consistently good), but I could not help feeling that I was practising a rather dangerous economy. Living at Randall is not expensive, anyway. I have found that the average fellow can get all he wants to eat for three dollars a week.

I paid rather more for my room than was absolutely necessary, but I found that the comfort and convenience of the somewhat more expensive room more than made up for the difference in price.

My book account was not very high, in the first place because my roommate allowed me the use of his books in the courses which he had taken the year before, also because I patronized the second-hand store before all the copies of the desired books were gone.

Of the other expenses probably those which I have labelled "Recreations" were the hardest to manage. Here I had to practise real economy, though without any serious deprivation. I started out with the firm conviction that a man must have some pleasure. The problem was to get the best results possible with a very small outlay. The very first thing I did was to spend five dollars for an H. A. A. ticket. I found it an excellent investment. Two more dollars went for a ticket to the Yale game; and the rest of the money here credited to "Recreations" paid my way into the theatre several times. I found this sufficient outside amusement to keep me from "going stale."

For many fellows the item of travelling expenses could be considerably decreased. I live in New York, and went home both at Christmas and during the Spring Recess.

I found various incidental expenses bothersome. A few little purchases here and there had a marvelous way of climbing up "to higher things."

So much for last year. I am not living quite so close to the limit this year, but still with fairly strict economy. My expenses and income are both slightly augmented. I am undertaking a somewhat heavier task this year than last. I am carrying six and a half courses, taking care of the heating apparatus of a large students' house, and doing a little tutoring besides. I cannot tell whether my finances will come out as well this year as they did last, but at any rate I do not expect to spend any more than $500 or $550.

I cannot give you any information about ways of earning money — at least not directly from my own experience. I am doing some outside work this year, but last year tended strictly to my work in courses. My experience this year seems to indicate that it is best to have no outside occupation, if possible. It is better to stint one's self and be able to give one's best efforts to College work than to have a divided allegiance. My experience, and that of others I know, shows that where such a divided

allegiance exists it is the College work that suffers most. I have found that where a man must do other work in order to pay his way, that some form of physical labor is the best. It provides a good foil for mental effort.

I do not know whether I have told you anything in this letter or not. I realize that I have not been as brief as the matter demanded, but I thought it better to be too lengthy rather than too brief, so that you might pick out from all this chaff whatever facts were of use to you. If there is anything I have failed to make full enough or clear enough I shall be very glad to explain or expand, as the case may be. Don't hesitate to write me if I can help you out in any way. I have a great deal of kindly feeling for the work you have in hand, for I well remember how I pored over Mr. Bolles's pamphlet not so many years ago. I trust my experiences will be of some value to you.

Sincerely yours,

—— . ——

My dear Mr. —— : —

To a boy who was doubtful of his ability to pay his way through College and had asked for the benefit of my experience I should probably write somewhat as follows.

My expenses in my first year (1902–03) were these: —

Tuition	$150	Symphony and Grand Opera tickets	12
Room (including furniture, fuel, and service)	125	Theatre	7
Meals	160	Harvard Union	10
Books	15	Harvard Crimson	3
Laundry	20	Gymnasium locker and suit	4
Light and lamp	8	Dentist	8
			522

About $25 or $30 should be added to cover unrecorded expenses (perhaps more — I have no means of telling).

Of the above expenses the tuition could not be lessened (except through some aid or scholarship); the room might be lessened, but only, I imagine, at a considerable loss of comfort; board, which cost me four dollars a week, might be reduced to three dollars and a half, but not profitably. The item books is the net result of the purchase of many second-hand books, and the resale of many books when I had done with them; by the resale of more of such books it could be reduced. The item symphony and grand opera, and theatre, could by another person be dispensed with, and by me reduced; but the relaxation and subsequent stimulation which concerts and plays afforded me have been more than a recompense for the cost. I am firmly convinced that I can do far better and far steadier work in my College courses if I go occasionally to a good concert or play than if I

deny myself these pleasures. The whole matter, however, is a matter of temperament, and the new student may not crave music and drama as I do.

My expenses in my second year (1903–04) were these: —

Tuition	$150.00	Laundry	$20.00
Board	160.00	Symphony and Grand Opera	12.00
Rent of room (College dormitory)	115.00	Theatre	10.00
Furniture (cost $60, should sell at second-hand for $30, leaving $10 cost to me for each of three years)	10.00	Harvard Union	10.00
		Harvard Crimson	3.00
		Gymnasium locker	2.50
		Dentist	10.00
		Physician	20.00
Coal	8.00	Membership in three clubs	6.00
Light	5.00	Rent of piano	33.00
Books	20.00		594.50

Again, about thirty dollars should be added for unrecorded expenses. In neither this list nor my first year's list did I take account of clothing or railroad expenses. The clothing I cannot well determine, and the railroad expenses will interest only men from —— (they amount to $70–75).

Perhaps the only item in my second year's list that calls for explanation is the piano. I needed a piano in a music course, on the one hand, and, on the other, I needed it because I had played the instrument constantly for almost fifteen years, and my first year in College had taught me that there was nothing to be gained by depriving myself of it any longer. However, I made the rental of a piano contingent on the awarding of a scholarship to me. If I had not received the scholarship, I should not have rented the piano nor taken the music course.

For my receipts in my first two years I can give few figures. Most of the money came from my parents, from my father's earnings, and (chiefly) my mother's income on inherited property. In my second year (on the strength of my first year's work) I received a Bowditch Scholarship to the amount of $250. The rest, not a large amount, I earned myself. Of my own earnings almost all came from teaching school or tutoring. I substituted in the —— High School on several occasions, for varying lengths of time. This last September I received the sum of $70 for teaching, the largest sum I had so far received. On another occasion I received about $35. The other amounts were smaller. Of my earnings by tutoring I can unfortunately give no definite figures — there were sums of from $2 to $3 received sporadically through the year. I have never done nearly so much tutoring as I had opportunity to do because I felt that, so long as I could manage it, it would be cheaper to devote my time to my own study. If by doing no tutoring, and keeping up to my own standard of work, I could finish my course in three years, I should have gained much more than by tutoring and even making enough money to carry me through another year.

Of the two methods by which I have earned money, the first, teaching in a high school, is not likely to prove very practicable. There are always

more applicants for substitute work than there are opportunities, and probably most students would find difficulty in making opportunities, even if they are capable persons. I myself had the advantage of coming to know very intimately, while a student in the High School, the Director of —— Schools, who has never hesitated to offer me positions in subjects which I was qualified to teach.

The other method, tutoring, should be preferable to any capable student, and I do not see why such a student might not, if he desired, make a considerable sum of money by tutoring.

Perhaps I should have mentioned as a personal matter that the reason why I have said nothing of earning money during the summer is that I have never been at home, or indeed for a sufficiently long time; the reason for this being that the precarious health of my mother has compelled me to follow her wherever her health dictated.

Sincerely yours,

—— ——

My dear Sir: —

Owing to a rush of work on a special report for Professor —— I have been unable to reply before this to your inquiry concerning my expenses while at College. My experience inclines me to the belief that a man can readily get along with $400 per year, including in the amount the $150 tuition charges. The figure in my case excludes cost of tobacco, as I do not smoke, and of theatre, as I seldom go to it. My mention of such matters as these may cause you to smile, but I assure you that to my certain knowledge these items are no inconsiderable expense to a great many of my acquaintances who are also working their way.

My expenses have been steadily uniform, since I have boarded at Randall during my whole course and have lodged at the same house during the four years. My Randall Hall expenses have steadily averaged about $115, excluding the Christmas recess each year, and my lodging has cost me $50 each College year. "Lodging" includes lighting and such heating as I get from the hall radiator, bed linen also, and the room is furnished. This $50 rate is, however, special to me, being $15 less than the usual charge for the room on account of a remote relationship to the landlady, which, though unknown to me, she insists exists. My washing has cost not over $20 per year, my books a similar sum, my clothes not over $20 per year either, and incidentals of new glasses and spectacles, shoes, toilet articles, and general incidentals, amounting to $25 to $30 in all, make up the balance. My trip home to —— at Christmas I cover by work in a store carrying bundles, or in an office, so that the expenses of the trip, say $12 to $15, do not need to be considered one way or the other.

As to income: my main source has been a Price Greenleaf Aid in the Freshman year, and a scholarship each year since. I began the first year

with $250 Price Greenleaf Aid, plus $150 loan, and in addition $50 saved out of my summer's work in a hotel pastry room. Of this total of $450, or perhaps a few dollars more, I saved out $50. My Sophomore year began with this $50 plus $75 earned by work in the hotel (office this time) and a Bowditch Scholarship of $250. My Sophomore year was my closest one, and I had to do a bit of outside work, tutoring, which netted me only $18, and some office work during the Spring recess. A $300 Price Greenleaf Scholarship, plus $100 derived from office work in the hotel, carried me safely through the Junior year. I begin the Senior year with $150 from the hotel work and the notification from you that I have been awarded a scholarship of at least $150.

This is a bird's-eye view of the course through College of a man somewhat older, perhaps, than the run of the students, though not greatly so, as I am twenty-three years of age. I have done but little to distract my attention from my studies, for I assure you a hotel clerk sees quite enough of human nature in his three months of the summer season to cause him to feel the comfort of the quiet company of his books. I have had in view a definite purpose, that of teaching History and Civics, and without too much specialization have followed that purpose, making it my business while here to study closely during the six week days, but have not found it needful to do Sunday work, and have reserved that day for visits to a few friends in Boston. These visits and the singing I have done at them have been my chief distraction from books, and on the whole I can say that my life here at $400 a year has been a pleasant one, and not too greatly burdened with anxiety for the next day. I have had an H. A. A. ticket during three years, but have at no time been a member of the Union, as my visits in town to the friends mentioned have filled my only leisure time.

From this recital I leave you to draw your own conclusions, but in closing let me say that for the man who is willing the weight of Harvard's name need not frighten him into going to any less great or famous college.

Sincerely yours,

— —

My dear Sir: —

I am very sorry, but I fear that I cannot estimate my expenses for my first year nearly enough for that estimate to be of any service to you, since I neglected to keep any account. I have therefore concluded that it will be better to send only my expenses and the amount I have earned the past year — figures which I can come to a pretty close approximation of, I think.

Year Ending June, 1904

Expenses		*Amount Earned*	
Tuition	$150.00	Earned during summer vacation	$150.59
Room (one-half)	50.00	Scholarship	150.00
Board	79.59	Writing deeds and copying (approximately)	10.00
Gas	1.55		310.59
Fuel	7.50		
Books and stationery (approximately)	15.00		
Lockers (one-half in Gymnasium and Locker Building)	2.25		
Furniture	3.50		
Necessary incidentals	25.00		
	334.39		

Under items of expense the sum paid for furniture should not be taken as an average yearly cost. The previous year I spent considerably more upon this item. In my estimation, however, one could get along at a yearly expense of ten dollars, upon the average. I have not included such items as clothing, for they seemed to me hardly such as one would classify under college expenses and because they may be more easily determined in one's own mind by his own tastes than by the expenses of another.

I earned the one hundred and fifty dollars during the summer by manual labor—carpentering,—and I cannot recommend too highly such occupation for a portion of the summer weeks, both as a relaxation to the mind, and as an opportunity to study this phase of life. Had I not been doing my College work in three years, and so not taking more than the required number of courses, I think I should have had time to have earned enough to have covered all my expenses, as, for instance, by serving at Randall Hall. As it was, I preferred to devote the greater share of my spare hours to exercise.

Sincerely yours,

—— ——

My dear Mr. —— : —

I entered College in the fall of 1903 with about $200. Through a friend I secured work in the College Office during the interval between entrance examinations and the opening of College, and about a week after College opened I began waiting on table at Randall Dining Hall, working from twelve to fourteen hours a week. I also obtained a position in a paid choir, but gave this up at the holiday period owing to illness. As a result of the Mid-year marks I was awarded $150 Price Greenleaf Aid, which served to pay my tuition for the year. Before the final examinations in June I had the good fortune to secure some tutoring, and this furnished me the means of leaving Cambridge in June entirely free from debt.

The following is an approximate account of my expenses and receipts for the College year 1903–04: —

Expenses		*Receipts*	
Tuition	$150.00	Cash on hand at beginning of year	$200.00
Room (College House)	42.50	Price Greenleaf Aid	150.00
Light and fuel	14.50	Work in College Office	5.50
Board (Randall Hall)	109.50	Work at Randall Hall	75.00
Books	16.91	Singing in choir	9.50
Furniture	23.39	Tutoring	31.00
Laundry	10.50		471.00
Incidentals	103.70		
	471.00		

In the above account the amount charged to "incidentals" may seem large, but this includes all sorts of things of which I kept no account whatever, and also a balance of about five dollars in my pocket after reaching home in the summer.

During the summer I worked on a farm, and returned to Cambridge this fall with about $60. I hope to get a scholarship which will at least pay my tuition, am working at Randall Hall again, singing in a choir, and hope to get some tutoring later.

From my experience I find that work at waiting on table is not the best sort of work for a student. He works inside, and is too tired to take exercise in the open air after working an hour and a half in the Hall. The work also totally unfits him to do any sort of mental task until he has had an hour's rest. If a man can get anything else to do, he should take it in preference to waiting on table.

I am, sir,

Very truly yours,

—— ——

Dear Mr. —— : —

In answer to your inquiry regarding my College expenses and how I have met them, I give a statement below for the year which is approximately correct: —

Board	$120
Room	50
Tuition	150
Books, instruments	50
Incidentals	100
	470

Of this amount, I paid $270 from money which I had earned previous to coming here. The balance, $200, was met by a scholarship.

Thus far I have not secured any work which has materially aided me during the school year. I spent the summer, however, at ——, where I

earned about $170 in the Library of ——. The expense of returning home for the summer vacation is too great to be considered in my case.

On the whole, I think the expense necessarily incurred during a year at Harvard need not exceed the expense of a year in a small Western school, in spite of the difference in tuition. The only additional item is the travelling expense. The advantages here in other respects are great enough to warrant this statement, I think, that no man of average ability need stay away from Harvard on account of the expense merely. But if coming some distance from home, and not having friends in the East who could help him in case of need, the prospective student should have about $500 capital before entering. After one year here he would have no difficulty in paying his way entirely by his own efforts.

Yours very truly,

—— ——

Dear Sir: —

My expenses during the last school year at Harvard were approximately as follows: —

Tuition	$150
Room (one-half, furnished)	50
Board	120
Washing, books, etc.	40
	360

Of this amount I received $150 from the Price Greenleaf Fund. I lived comfortably, but I spent practically nothing for luxuries.

During the summer I earned $52 a month at easy work secured for me by the Appointment Committee. Two of us are doing the same work now and attending school. We get a room free. Our wages pay the greater part of our expenses.

I frequently have chances to earn a dollar or two without interfering with my studies. I have refused to do regular tutoring because my parents wish me to work with my hands and rest my brain in my leisure hours.

I should not advise any man to come to Harvard unless he is able to pay his expenses without outside work the first year, and unless he is able to win a scholarship or pay his tuition each year with money earned before October first. In other words, after a fellow has been in school a year, he ought to be able to earn nearly all his expenses except his tuition.

Very truly yours,

—— ——

My dear Mr. —— : —

I am very glad to furnish you with any information I can about my expenses. I entered College rather unexpectedly, and was enabled to do so chiefly by the generous offer of a friend to make up to me what sums I might need at any one time, on very easy terms. So I was not under the immediate need of finding work here, and of earning my way as I went along — a course which I thought then, and still think, now that I have had a chance to observe its effect on other students, very commendable when absolutely necessary, but very disadvantageous to college studies and college life, when it can be avoided. On the other hand, the money thus advanced was a debt that must be paid some time, so that I felt the need of living economically and keeping it as small as possible.

Thus my expenses for the past two years have been about equal. In all, they have footed up to within $470 or $480 per annum, excluding only clothes, and my board two days a week (Saturday noon to Monday noon) which I spent at home. The sum was made up somewhat in this way: —

Tuition	$150
Room rent (no room-mate)	70
Fuel (usually from a ton to a ton and a half of stove coal, and a small amount of wood)	$10 to 12
Light (gas)	2
Board (at Memorial)	135 to 140
Fares (to and from home)	12
Laundry (linen only), from	6 to 7
Harvard Union	10
Japan Club	2
Religious Union	1
Books (chiefly second-hand), about	20 to 25
Sundries (including carfares, magazines, newspapers, stationery, theatres, games and entertainments, subscriptions, and occasional articles of clothing), about	50
Total	468 to 481

Regarding these I would say that the room rent might easily have been halved, by having a room-mate; but I happened to know no one, and objected to a stranger. My board was perhaps larger than necessary, and at Randall might have been made from $30 to $40 less. The $12 for going home every Sunday was somewhat of a luxury, but was compensated for by the saving in laundry, most of which was done at home. The expenses for societies and clubs was not necessary, but, I think, not unreasonable. The expenditure for books was, chiefly owing to the kind of courses I took, rather small; and sundries, of course, could have been made very much smaller or larger, according to any one's tastes or necessities. I could, I think, have reduced the total to $375 to $400 without actually hurting myself.

As to the credit side of the account, I have earned practically no money in College, except in scholarships. My second year I received a First Group Scholarship of $250, more than half my expenses, and this year I have received a smaller one, the exact amount of which I do not yet know. I did not apply for Price Greenleaf Aid, and, as all my money was received through my parents, I cannot say anything about its source.

I have tried, though not very strenuously, to get work here in Cambridge, — particularly in tutoring. In regard to this, I should say, after careful inquiry, that the chances to-day for a single undergraduate, who has not a large acquaintance among students who are always on the shady side of a D (which I did not have), were very poor indeed. The graduate and professional tutors have absorbed all the business. Other work I have not much sought, and cannot speak with any authority on the chances of obtaining it.

This explains fairly well my position in respect to the financial side of college. I think that, on the whole, the course I have taken has been satisfactory to myself and my friends.

Yours very truly,

—— ——

Dear Mr. —— : —

I have not kept a strict account of my expenses and receipts since I have been in College, but I know pretty nearly how much it has cost me during my Freshman and Sophomore years.

My term-bills for my Freshman year amounted to $330.12, itemized as follows : —

Tuition	$150.00
Room rent	45.00
Board	135.12
	330.12

But besides these items there were many other necessary expenses, such as for clothes, laundry, car-fare, etc., which, at a low estimate, amounted to $100. My total expenses for the year, then, were not far from $430, and to keep them down to this figure I had to economize all the time.

During my Freshman year I earned $80 by taking care of the Harvard Union Library four nights each week and Sunday morning, and about $125 doing stenographic and typewriter work. This, with $150 Price Greenleaf Aid which I got from the College, and $50 which I had saved, enabled me to finish my first year with only a small debt on my hands.

In my Sophomore year I did not fare so well, because this year I got no aid from the College, while my expenses remained about the same.

With my library work and what stenographic work I could pick up from the students I earned about $250 during the year. This sum, you will see, was insufficient to meet my expenses, so I had to put off paying

my last term-bill until the beginning of my third year, when I used the money I earned during the summer to pay it.

The extra work I am obliged to do takes up much of my time, so that I am unable to do as well with my college work as I should like. Unless a fellow has an exceptionally strong inducement to come to college, I should advise him not to enter if he has no money ahead, and does not see his way clear to earning the greater part of his expenses each year, as the trouble and worry of paying one's college bills, when relying on one's own resources only, are a strong deterrent from doing efficient college work.

Very sincerely,

—— ——

Dear Mr. —— : —

In response to your letter of recent date, I am glad to give a financial statement of my College career.

I began saving money to pay my College expenses during my Senior year at high school, and by working for a year after graduation I accumulated $380 to start with. I think it is well for a fellow who is young at graduation from "prep." school to devote a year to work rather than to enter college immediately, for by following the former course he is not compelled to spend valuable time in his Freshman year earning money when he should be winning high rank in his studies and broadening by contact with his fellows. Freshman year I lived at home, so my experience is of no value to most men; however, I managed to end the year with more money than when I began it.

Sophomore year I had a College room. My expenses, besides tuition, were: board, $125; rent and care of room, $25; light, heat, and furnishings, $40; clothing, etc., $80; books, $35; car-fares, $25; luxuries and pleasures, $25; being altogether a little over $500. This covers my entire expenses for the year, and is, if anything, a bit below the average, as my room rent of only $25 is exceptional. During the same period, by working during the summer vacation and odd jobs during term-time, I earned about $170, not including my scholarship, thus being less by about $330 than my expenses.

Very sincerely yours,

—— ——

Dear Sir: —

Your letter with reference to the expenses of a Graduate Student was duly received. I hope I am not too late in making the following reply: —

I am one of the married students of the Graduate School, and my wife (we have no children) lived with me in Cambridge. I received no income from the College, and did no tutoring or teaching, but devoted my entire

time to the several courses in which I was registered. I kept no detailed account of expenses, but from the records of my cheque-book I can give a fairly accurate estimate of the expenditures for the year 1903–04.

Rent (two rooms)	$140.00	Medical treatment	$5.00
Board for two (forty weeks) .	400.00	Typewriter (Blickensderfer)	50.00
Tuition and laboratory fees .	160.00	Concerts and theatre	5.50
Graduation fee (A.M.) . . .	20.00	Miscellaneous expenses . . .	100.00
Books	15.00		895.50

This year we are keeping house. The rent of rooms is greater ($200 instead of $140). This we understand is an average rate for married students who are keeping house, usually in two rooms. The cost of food for us both thus far averages about $3 to $3.25 per week (we are keeping careful accounts this year). Laundry for us both averages about eighty cents per week; clothes are partly rough dry. Fuel (for cooking only) and light amount to forty-seven cents per week. At the present rate our expenses for this year promise to be considerably less than those of last year.

Very truly yours,

—— ——

Dear Sir: —

I was not able to finish my answer to your request before now owing to various reasons. I sincerely hope it is not altogether too late.

It would be of little service for me to tabulate my income, for it would need very copious notes to explain it adequately. I give below a table of expenses, and a few hints that I should like to make to any one entering upon his first year in the Graduate School.

October to July

Approximate Expenses

	1902–03	1903–04	1904–05
Tuition	$150.00	$150.00	$150.00
Room	100.00	100.00	42.50
Room incidentals (coal, gas, etc.) * .	. .	. .	10.00
Board	75.00	80.00	80.00
Railroad fare	30.00	30.00	30.00
Clothing †	75.00	75.00	60.00
Tobacco	. .	. .	. .
Books	50.00	50.00	50.00
Clubs, Harvard Union, etc.	5.00	15.00	15.00
Incidentals	65.00	60.00	62.50
	550.00	560.00	500.00

* Included in room-rent for 1902–03 and 1903–04, but charged separately at my present quarters.

† Exclusive of underclothing, but including caps, hats, and shoes.

It is not wise for you to pay too much heed to the reports of very high or very low rates of living in Cambridge. I have made a rough estimate of my expenses each year during the three College years that I have spent or will spend here, and it will be very easy for you to add or subtract items thereto until you can arrive at some idea of what you can expect to have to meet yourself. The tuition charge is fixed. Your room-rent rests entirely with what you are willing to pay, although I should not advise you to take any single room that rents for less than sixty dollars, or a double one for less than one hundred. Your board bill will be higher than mine, for you live further away from Cambridge than Providence, and consequently you may miss going home as often as I do. You will also probably spend more upon your meals for a similar reason, since not having the "home food" to vary your diet you will have to seek variety from the Randall Hall or Memorial Hall menu, and such variety costs more. The first year I was here I averaged about forty-two cents a day at Randall Hall, and the second year about sixty-five. You can get along very well indeed at fifty cents a day, three dollars and a half a week, boarding either at Randall or Memorial. I know of men who averaged less than two dollars weekly. It is possible, but I doubt the wisdom of it.

You do not use tobacco, so you will save in that direction, as I do. Your clothing need not be any more costly than mine, save possibly that you might add the price of an overcoat or some other article, the need for which might arise this next year rather than later. I cannot tell what my underclothing has cost me. Fifty dollars is a very liberal estimate for books. You ought to do much better if you patronize the second-hand stalls at the book stores and watch for bargains. You should belong to the Graduate Club ($3) at any rate, and the Harvard Union ($10), if you can possibly arrange it. Under incidentals I have estimated street-car fares, theatres and amusements, drinks, candy, pictures and ornaments, and the host of small expenses which make so large a total if they are not watched.

I can tell you little in regard to earning money here during the year. Tutoring, reporting for newspapers, canvassing, and other things of the kind, you can get something out of—more later than in the first year here. I have not tried to do much save during the summer months, when, as you know, I was assayer for gold and silver, teamster, messenger, canvasser, census enumerator, gas-meter surveyor, and other things. They all paid, especially the first, which was a very good position. You can take your choice of the others. With my scholarship and with some private income I have worked along. I shouldn't advise you to count very much on making money in Cambridge, at least not in the first year. Any further information I can give I shall be glad to furnish.

Sincerely yours,

____ ____

DEAR SIR: —

I am taking the earliest opportunity of answering your letter of November 14th in regard to my College expenses. I regret that I have been unable to answer before, owing to lack of time.

I had already prepared a summary of my accounts for last year. I will begin with this: —

Tuition	$150.00
Board	136.00
Room (half)	85.00
Gas and fuel	12.00
Laundry	22.00
Books and stationery	20.00
Amusements (class and club dinners, H. A. A. ticket, etc.)	50.00
Dues (lockers, Coöp., Debating Club)	4.50
Dues (Union)	10.00
Carfare, travelling expenses	20.00
Miscellaneous (including clothing)	50.00
Club dues	30.00
	590.00 (approximate)

My receipts for last year were as follows: —

Scholarship	$225.00
Earned, chiefly during summer	75.00
Allowance from my father	290.00
	590.00

The "earned" amount under receipts was part of my wages under Professor Johnson at Soldier's Field. I worked there for three months in connection with the Stadium.

Under expenses it will be seen that the amount for clothing was very small. Some of my clothing was bought during the summer, and does not appear in this statement.

I have made no summaries for my two previous years, but with a few corrections the same statement ought to stand. The $30 for club dues vanish during these two years. The board bill was a little smaller each year. It was perhaps twenty dollars less during the first year. This fact is partly due to my having spent more time at home during my first year, though not wholly. The "amusements" item has also been a growing one. It was probably $15 higher last year than the year before, and five dollars higher then than in my Freshman year. My room for the past two years has been $15 more than my room as a Freshman.

On the other hand, the item "miscellaneous" was probably considerably larger (say $25) during my Sophomore year than it was last year.

On the whole, I think my total as a Freshman was a little over $500 ($510–$525). My total as a Sophomore was probably about $550. This shows an increase of about $35 per year, and I think this is a natural tendency, though perhaps a little exaggerated in this case.

As to earning money, I have little to say. I worked during the summer partly — or, I may say, largely — from preference. I tried, and succeeded, in getting good, healthy outdoor work to offset the necessity of being indoors during the rest of the year. My first summer I did not work for pay, but studied at the Engineering Camp on Squam Lake. The second summer I spent, as mentioned, working on Soldier's Field. Last summer I served as an assistant instructor at the Engineering Camp.

If I earned any money during the winter it was largely accidental, — that is, I was not seeking a chance to earn money during term-time.

My only suggestion for others is serving as monitors during Law School examinations, an opportunity, I think, not fully utilized.

Very sincerely yours,

— —

Dear Sir: —

The enclosed table of figures indicates the exact expense to me during the year of 1903–04 spent in graduate work at Harvard University. When entering the University in the fall of 1903 no income other than the $150 in scholarship was in sight. I succeeded in borrowing small amounts from two friends which I used until the payment of the scholarship was due. At the beginning of the second half-year I found it possible to accept assistantships in two courses, and with such aid I completed the year. Although opportunities for tutoring came, I preferred to work in other ways, so that my tutoring work was very small.

As from my experience at College I should advise the high school graduate to overcome the apparent obstacle of the lack of money and start out for college, so from my experience in the graduate work in the University I should advise the man who can make a start but hesitates because he does not see the full way clear, to begin, and he must surely find ways opening up whereby he will be enabled to continue his work.

Very truly yours,

— —

Academic Year 1903–04

Expenses		*Sources of Income*	
Tuition	$150.00	Scholarship	$150.00
Room	100.00	Teaching in the University	160.00
Board at Randall Hall	76.38	Loan from friend	125.00
Travelling expenses	52.00	Loan from friend	60.00
Clothing	35.00		495.00
Books and science material	20.00		
Degree of A.M.	20.00		
Laundry	10.00		
Laboratory fees	15.00		
	478.38		

AN OPEN LETTER

CONCERNING EXPENSES AND SCHOLARSHIPS AND OTHER AIDS IN RADCLIFFE COLLEGE

Students intending to come to Radcliffe must always remember that to earn even a small part of their college expenses is by no means easy. The student who would do her college work as it ought to be done without injury to her growth and development will have scant time for earning money. It is not only that the openings for a woman are much less numerous and much less remunerative than for a man, but a man earns money in many ways that give him healthful change of employment as well as exercise.

Counting year by year there are very few students in Radcliffe College who are self-supporting. As in Harvard College, each new student should come with enough money to cover the necessary expenses of the first and preferably of the second year. The tuition-fee for every student doing full work, whether she be a candidate for a degree or a special student, is $200 a year. It is payable in two instalments, — $125 on October 1, and $75 on February 1. The only additional fees are small laboratory fees and breakage fees for those who elect laboratory courses, and a locker fee of two dollars for the gymnasium. Every student should attend the gymnasium.

There is one dormitory, Bertram Hall, which accommodates but twenty-five students. The charge for rooms per year is from $100 for a single room to $325 for a study and bedroom. These charges include all expenses of furnishing, service, heating, and light, except open fires and laundry. The price of board for all students in the Hall is $6 per week. Room-rent is payable half-yearly in advance. Applications for rooms must be made before May 1 to Mr. John F. Moors, 111 Devonshire Street, Boston, and each must be accompanied by a deposit of $15.

The students from a distance who are not in Bertram Hall live in private families. There the price of board is from $7 to $12 a week. This covers room-rent and table-board, as well as heat and light; laundry is an extra. A list is kept in the office of approved boarding places, more than sufficient in number to provide for all the students who at present wish to board in Cambridge. There are, however, very few of the lowest priced boarding places, and a student who wishes to find one of these should make her arrangements as early as possible. In private families payment is usually by the week or by the month.

The cost of books varies with the course chosen. For a student who is alert and uses to the best advantage the Radcliffe and Harvard libraries and the excellent public libraries in the vicinity, the cost of books and stationery need not amount to more than from $30 to $50 a year.

There is probably less reason than at most women's colleges for spending large sums for dress or for incidental expenses. Club dues are small, and tickets for the frequent college entertainments are of very moderate price. The students have opportunity to attend the many free public lectures given at Harvard University.

To summarize: the necessary expenses of a student who is doing her best to economize may be reduced to from $500 to $550. Of this at least $250 is for board.

There are sixteen scholarships at Radcliffe. They are awarded annually to students who have proved their ability to do college work of distinguished excellence. Hence they are almost never assigned to Freshmen and rarely to Sophomores. There is nothing corresponding to the fund at Harvard to aid new students, and no students' loan fund. A young woman who is able to meet the expenses of the first two years may reasonably hope, if she is a really able student, to receive a scholarship covering the tuition-fee in her Junior and again in her Senior year. Two prizes offered in Harvard College, the Sargent Prize ($100), and the George B. Sohier Prize ($250), are open to students in Radcliffe College. Applications for scholarships should be in the form of a letter to the Dean of Radcliffe College, and should be in her hands before June 1.

Students who wish to find work should inform the office of the fact, stating what they are able to do, and should register in the Students' Exchange Bureau maintained by the Radcliffe Young Women's Christian Association. The Bureau sends out every year a notice of its work to a large number of persons in Cambridge, soliciting their interest. It also enables students to help each other by an interchange of services which they would otherwise have to seek and pay for outside the College.

It is really impossible for the average student to earn her way through College for four years. A very few students are able to earn enough to pay for their board and room, and many succeed in defraying in various ways part of their expenses. Tutoring is the most remunerative form of self-help, but there is not nearly so much of it demanded at Radcliffe as at Harvard. For class teaching the best opportunities are to be found in partial work in Cambridge and Boston private schools (but these opportunities, it should be said, are uncommon), and in the evening schools of Cambridge and of the neighboring towns. In addition to teaching, the work open to women students falls under the following heads: work as accompanists; work for publishing houses or for persons who write or compile books; writing for newspapers or magazines book summaries or reviews, translations or short stories; typewriting and stenography; addressing invitations; reading aloud (all these occupations are open to men also); mending; shopping; taking care of children; light housework. The summer gives time for tutoring children, for serving as bookkeeper or postmistress in a summer hotel, for work as a proof-reader, or for library work.

PHILLIPS BROOKS HOUSE ASSOCIATION

PHILLIPS BROOKS HOUSE

The House erected as a Memorial of Phillips Brooks was dedicated on January 23, 1900, and provides an important reinforcement of the religious life of the University. Phillips Brooks House was originally designed to extend and unite many scattered undertakings of religion and philanthropy in the University. It was to represent, as the first appeal for such a building stated, "one more step in the comprehensive plan of religious work of which the establishment of the Board of Preachers was the first step." Phillips Brooks House is a centre for the social and charitable activities of the University as well as for religious meetings, a kind of Parish House connected with the administration of the College Chapel. The tablet which stands in its vestibule accurately describes its purpose: —

THIS HOUSE IS DEDICATED TO
PIETY, CHARITY, HOSPITALITY,
IN GRATEFUL MEMORY OF
PHILLIPS BROOKS

The second and a part of the third floor of the House are expressly arranged for the work of the various Religious Societies. On the third floor is a large meeting room, named in memory of the beloved Professor Andrew P. Peabody, Peabody Hall; a part of the first floor is assigned to the charities directed by students; a study is provided for students who desire a quieter resort than the crowded reading-rooms of the Library; and the Brooks Parlor is arranged as a dignified place for receptions and meetings. Phillips Brooks House recognizes the inevitable differences of religious affiliation, and makes room for all such associations under one roof, and in close relation with the practical generosity and social fellowship of the University.

RELIGIOUS AND PHILANTHROPIC SOCIETIES

The Phillips Brooks House Association

This Association was organized in 1904 for the purpose of uniting all the scattered forces within the University which contribute to its religion and philanthropy, and to increase the serviceableness of each by the sense of the unity of all. The membership of this Association is open to all members of the University, and its expenses are provided for in part by

membership fees, and in part from the endowment of the Phillips Brooks House. The purpose of the Association as stated in its constitution is "to unite members of Harvard University who are interested in the religious, philanthropic, or other activities which centre in the Phillips Brooks House. Its work shall be so ordered that the work of the individual organizations now active in the Phillips Brooks House shall not in any way be restricted or interfered with." A Graduate Secretary directs the work of this organization, and promotes the piety, charity, and hospitality to which Phillips Brooks House is dedicated. The Graduate Secretary is equally at the service of all the constituent societies, thus procuring perfect executive unity of divergent religious organizations.

In addition to this comprehensive Association four Religious Societies are in active operation in the University and invite to their fellowship young men of widely different convictions. In one or another of the organizations any student of the University with religious interests should find sympathy and companionship. The special methods and activities of these societies are here given.

At the opening of the College year the Association endeavors to place at the disposal of incoming students the experience of upper-classmen. For this purpose hand-books containing detailed information concerning undergraduate interests are sent during the summer to members of the incoming Freshman class. An information bureau is placed in Phillips Brooks House during the first days of college, for the benefit of such new students as need assistance in finding lodgings, in selecting their courses, or other matters. On the first Friday of the year a reception is held in Phillips Brooks House for new students.

The Harvard University Christian Association

(Society of Christian Brethren. Organized 1802)

The purpose of this Association is "to promote Christian life and work in Harvard University." Active membership is open "to men who are members of Harvard University, who are members in good standing of an evangelical church, and who have been elected by the Executive Cabinet at any regular meeting." Associate membership is open to such members of the University as may be elected by the Executive Cabinet. The Association attempts to cultivate both character and service, — a Christian standard of personal life and a practical service of the modern world. The Association occupies rooms in Phillips Brooks House, excellently equipped by the kindness of friends with books and periodicals. The Reading Room of the Association is known as the Shepard Room, in memory of Ralph Hamilton Shepard of the Class of 1893, who at his death in 1894 bequeathed $5000, for "Christian work at Harvard." A tablet in the vestibule of Phillips Brooks House bears the name of this young graduate and describes him as "studious, modest, devout." The family of Ralph Shepard propose to supply the rooms of the Association with

worthy furnishings as a further memorial, and have added to the general fund which bears his name the sum of $10,000.

The most important departments of work are Religious Meetings, Bible Study, Deputations, Foreign Work, and City Work. Weekly class prayer meetings are held for each of the college classes, "to maintain, stimulate, and broaden the spiritual life of such men in the University as care to adopt the means of development provided." The department of Bible Study aims "to bring to men in the University the stimulus to high living which comes from a closer acquaintance with the character and teachings of the men in the Bible." Classes are held weekly; there are special courses for the Law and Dental Schools. The St. Paul's Society joins with the Christian Association in all these courses. These are supplemented by a course in Bible reading.

Deputations. A considerable number of men are sent by the Deputations Committee in response to requests for speakers from religious societies in preparatory schools, from city Young Men's Christian Associations, men's clubs in philanthropic institutions, and from Christian Endeavor and other young people's societies.

The Foreign Work Committee tries to arouse and stimulate intelligent interest in the minds of undergraduates in work carried on in foreign countries by the Foreign Mission Boards, by bringing to the attention of men in college the present social, moral, and religious conditions in these countries, especially countries where Harvard men are now at work. Missionary addresses are supplemented by a Mission Study Class, held weekly. It is further the purpose of this Committee to give all men in the University a chance to contribute to the support of Edward C. Carter, 1900, who is in charge of the Christian Association work in India.

The City Work Committee endeavors to supply as many men as are needed at the Riverside Alliance, an institution in Cambridgeport, at the reading-room for fishermen on T Wharf in Boston, at the Chinese Sunday Schools, and at certain of the undertakings at the Boston Industrial Home. In addition to these men others are stimulated to enter various philanthropic institutions through the Social Service Committee, which is a separate but coöperating organization.

The St. Paul's Society

(Organized 1861)

The St. Paul's Society was founded in 1861 by undergraduates connected with the Protestant Episcopal Church, with the object of interesting all who in any way have any affinity with that Church and who feel the need of association under that influence.

The purpose of the Society as stated in Article 2 of the Constitution is: "To bring the Churchmen of the University into acquaintance with each other; to afford them opportunity for work and worship agreeable to the spirit and forms of the Protestant Episcopal Church; and, so far as is

possible, to coöperate in the religious and philanthropic activities of the University." "Membership shall be open to all members of the University who have been baptized and attend the services of the Church." The Society has for its advisors a board provided for by Article 6 of the Constitution as follows: "There shall be a Graduate Advisory Committee, consisting of the Bishop of Massachusetts, who shall be chairman ex-officio, and of two Churchmen appointed by him, and three others elected by the Society at its annual election. There shall be two stated meetings of the Committee, one at the beginning of each half of the college year."

The Society occupies rooms in Phillips Brooks House, which through the aid of graduates have been fitted up in a way consistent with the purpose for which the Society was founded. The Society holds Evening Prayer in its chapel weekly at 7 o'clock Wednesday. A clergyman or prominent layman often addresses the Society at these times. Evening Prayer is read daily in Advent and Lent by one of the members of the Society. A Monthly Corporate Communion is held on the third Thursday of the month. A reception for new students who are Churchmen is held at the beginning of the College year. In October, 1904, members of the Society took part in the Reception to all New Students, and in the Fall Conference held in Phillips Brooks House by the Phillips Brooks House Association. There is also a Harvard Chapter of the Brotherhood of St. Andrew which holds its meetings in the rooms of the Society. The Society is a chapter of the Church Student Missionary Association, and aids in the support of that organization. In addition to the philanthropic work in which members engage through the Social Service Committee and the Christian Association, the Society attempts to provide such students as may be needed in the parishes of the Protestant Episcopal Church in Boston and vicinity. In addition to participating in the work of the Phillips Brooks House Association, many members are members and take part in the work of the Christian Association, the Religious Union, and the Social Service Committee. Under the constitution of the latter the Society is entitled to three regularly accredited representatives.

The Society endeavors to make all students connected with the Protestant Episcopal Church feel that they are welcome, and is anxious to receive the names of such students on their entrance to the University. Such names should be sent to the Secretary, Phillips Brooks House, and will receive cordial attention.

The Harvard Religious Union

The purpose of this Society is "to bring together men of liberal religious thought in the common search for truth, in the study and expression of the religious life, and in the stimulating of moral enthusiasm and religious interests."

The Union meets every other Monday evening at 7.30, in Phillips Brooks House. It is the general intention to have alternate meetings led by representative persons outside the University. The meetings are open to all

members of the University, and are held in the rooms of the society in Phillips Brooks House. These rooms, through the kindness of friends, have been attractively arranged, and offer opportunities for reading and writing as well as for general meetings. Membership is open to all students of the University; while many of its members are affiliated with liberal churches, it welcomes equally those of other fellowship, or none, who feel themselves in harmony with its purposes.

The St. Paul's Catholic Club

In the winter of 1892–93 a committee of Catholic students from the various departments of the University met and agreed that a religious organization was desirable. Accordingly on May 26, 1893, the Harvard Catholic Club was organized. It retained this name until 1901, when it was changed to St. Paul's Catholic Club of Harvard University. Its purpose is to promote the religious welfare of the Catholic students, and afford an opportunity to non-Catholics of gaining a knowledge of the Catholic religion by attendance at its religious meetings. It strives to cultivate model Catholic practice along social, religious, and devotional lines. Prominent Catholic laymen address its meetings at the Harvard Union. Eminent Catholic clergymen give doctrinal conferences at Phillips Brooks House, and a course of sermons with devotional exercises is given from time to time at St. Paul's Church. It has a resident spiritual director, Rev. John J. Farrell, chosen by the Club and endorsed by the local Pastor and His Grace, the Archbishop of Boston.

It occupies a large and well-equipped room at Phillips Brooks House, where it maintains a comprehensive library of Catholic books and periodicals.

The Social Service Committee

During the year 1894–95 the charitable work undertaken by students of the University was thoroughly organized. This undertaking was begun by a movement of the united Religious Societies. On October 19, 1894, a meeting was held in Sanders Theatre, at which President Eliot presided, and the Presidents of the Catholic Club, the St. Paul's Society, the Christian Association, the Oxford Club, and the Religious Union all pledged the support of their societies to the new enterprise. Catholics and Protestants, Unitarians and Evangelicals stood on a common platform in a common humane enterprise. It was a practical religious union among College men, which, as President Eliot said in his opening words, "is probably without parallel in the history of education." The undertaking is in the hands of a student committee, together with an Advisory Board of professors, graduates, and other persons prominent in charity work. Mr. Charles W. Birtwell, Secretary of the Boston Children's Aid Society, was at the beginning chosen Director, and has ever since served in that capacity.

By vote of the Trustees of the bequest of Miss Belinda L. Randall of Boston, in 1898, $15,000 was given to the President and Fellows of Har-

vard College "for the encouragement and maintenance among the students of the University of practical education and training in philanthropic service; $10,000 of this sum to be applied to the construction of the Phillips Brooks House, to insure in that Building suitable accommodations for the charitable work of the organization known as the Student Volunteer Committee, so long as said organization shall retain the approval of the President and Fellows, or, in case this work should be given up, for kindred work at the discretion of said President and Fellows, and $5,000 to be held and invested by said President and Fellows of Harvard College as a permanent fund to be known as the John W. and Belinda L. Randall Fund, its income only to be applied to the maintenance or in the interest of said philanthropic activity on the part of the students of the University, or, in case this should be given up, to be applied by said President and Fellows to kindred purposes." The Social Service Committee is thus assured of a suitable equipment for its activities, and of a permanent character for its work.

The Director or his assistant holds office hours in Phillips Brooks House each week. Here he consults with men — both as individuals and as groups — taking into account the student's tastes, his intended business or profession, and the time at his disposal, and he advises from time to time those who are actually at work. Thus the office is a kind of clearing-house of philanthropy, receiving applications from young men who wish to serve, and receiving on the other hand applications from charitable institutions, and then adjusting the work to the man and the man to the work.

In choosing the work in which he is to engage, the student is not limited to the few activities of which he may happen to know, but the whole field of charity is open to him. He is thus able to choose the task that will be most satisfactory to him, as well as most valuable in itself, and that will tend best to prepare him for those forms of public-spirited service which his expected future residence or profession will be likely to call for or favor. Prominent among the kinds of work for which students volunteer are: —

1. *Friendly Visiting for the Associated Charities of Boston and Cambridge.* — The visitor is expected to become familiar with the home, to report to the office of the Associated Charities the actual need of the family, and whether or not material aid is required to bring to the family the help of warm, personal friendship.

2. *Home Libraries.* — A Home Library is a collection of twenty books, which is installed in some poor home by the Boston Children's Aid Society. One hour a week is required of the visitor, when he goes to the home and meets there the children who are entitled to share the privileges of the library.

3. *Boys' Club Work.* — Boys' Club work consists in spending an hour or more one evening a week with a small club of boys, joining in their games, reading to them, telling stories, teaching them chair-caning,

basket-weaving, whittling, carpentry, basket-ball, boxing, and other gymnastic exercises; in short, in giving them a pleasant evening and at the same time becoming thoroughly acquainted with them.

4. *Educational Classes.* — A large field of activity among adults is included under Educational Classes. These are groups of men or women of mature years in such institutions as the Prospect Union, the Cambridge Social Union, and the Civic Service House, who wish to study arithmetic, algebra, geometry, writing, reading, geography, history, economics, astronomy, etc. The time required for this work is usually one hour a week.

The further work of the Social Service Committee is administered through sub-committees on Entertainment Troupes, Clothing Collections, Conferences and Public Addresses, and the Social Service Library. Such men as are able and willing to help in any way to furnish entertainment for the inmates of the neighboring charitable institutions are organized into Entertainment Troupes. During the year 1902–03 about forty entertainments were given to approximately 7500 people, most of whom were inmates of homes for consumptives, incurables, the feeble-minded, and other institutions where any diversion is keenly appreciated. A large amount of clothing is laid aside in the spring and fall of each year by men in college, to whom it is no longer of value. The Clothing Collections Committee arranges to have a man visit each room in the University twice each year, and to collect this clothing. The clothing is then distributed through recognized charitable and educational agencies, such as the Associated Charities and the Tuskegee and Hampton Institutes. In order to stimulate an interest in philanthropic enterprises and to increase the efficiency of men already active, conferences of men engaged in the various fields are held. These are supplemented by frequent public addresses by men of wide experience. The library of the Social Service Committee is intended to illustrate and assist the various departments of work in which the men are engaged. It comprises the books recommended by charity experts as most valuable to one interested in social and economic problems. In the years since the Committee has been organized there has been continuous development of undergraduate interest in philanthropic activity. An investigation in 1902–03 showed 392 men engaged in 36 institutions.

AUXILIARY ORGANIZATIONS

Committee on the Reception of Students

This Committee, appointed by the Faculty of Arts and Sciences, aids new students in the selection of rooms and the choice of places where they may obtain table board, as well as in all other matters connected with the first steps of their life in Cambridge. The members of this Committee will be glad to meet new comers on the days of entrance examinations both in June and in September, at their office in Sever Hall, or at room No. 1, Wadsworth House. The Committee also arranges a general meet-

ing of welcome on the first Monday of the term, at which new students are greeted by the President of the University and by other persons representing both College and civil life. During the winter months, with the coöperation of this Committee, a series of "Faculty Teas" is given by ladies connected with the Faculty in Phillips Brooks House, at which officers and students are informally received and made known to each other.

A large auxiliary committee of students assists in many of these undertakings and endeavors to give cordiality and naturalness to College life.

The Prospect Union

The Prospect Union, a workingman's college in Cambridgeport, about one mile from the University, was organized in 1891. Its aim is to bring into friendly and mutually helpful contact the workingmen of Cambridgeport and vicinity, and the students and professors of Harvard University. The work of the Union consists chiefly in evening lectures and classes; the classes being taught by students from the University. The courses of study cover a wide range of subjects, from the most elementary English branches to French and German, History, Political Economy, the natural sciences and Mathematics. The members of these classes are workingmen of many nationalities and occupations, of all shades of religious belief — Jew and Christian, Catholic and Protestant — and of every variety of political and economic opinion. The lectures are given at the weekly meetings of the Union, often by members of the University Faculty. After a lecture there is always an opportunity, which is freely improved by the workingmen, for questions and general discussion. Instructors and students of the University serve as teachers of classes, as lecturers, as officers and committee men.

The Union has a two-fold usefulness. On the one hand, any workingman living in or near Cambridge may, by improving the opportunities the Union offers, acquire such knowledge and mental discipline as the circumstances of his lot have before made impossible to him. He may become a happier and more useful member of society. With natural, friendly, self-respecting contact with young men from the University, workingmen lose the prejudices which ignorance and isolation make inevitable to them. On the other hand, the student-teachers find that by teaching they themselves are taught. They get almost more than they give. They come to realize the debt of obligation the educated man owes to those less favored than himself. The Prospect Union is an educational, not a charitable institution. Each workingman member pays three dollars a year or twenty-five cents a month. Bulletins describing its work are issued by the Union from time to time. It occupies the old City Hall in Cambridgeport, and in June, 1895, acquired this excellent and ample building as its own property.

The Social Union

The Social Union aims to do for Old Cambridge what the Prospect Union does for Cambridgeport. Its advantages, moreover, are offered to working-women as well as men. The Association building, at 42 Brattle Street, is a centre of growing activity. The Union owns an excellent library and reading room, and has organized boys' clubs, women's clubs, dancing and dressmaking classes, an educational department, and provides social entertainments in Brattle Hall. Of the 500 members of the Union some 200 are registered in the Educational Department, the fifty classes of which are conducted by Harvard students. The courses and the conditions of the work are in general similar to those at the Prospect Union.

L. of C.

MAR 17 1905

LIBRARY OF CONGRESS
0 020 773 571 1

The Academic Year begins on the Thursday following the last Wednesday in September and closes on the last Wednesday in June.

The Summer School opens about the fifth of July and continues for six weeks.

For information concerning any department of the University, and concerning tuition, rooms, and board, and for copies of the Announcement of Courses of Instruction, Descriptive Pamphlets in the several Departments of study, and other documents, application should be made to the Secretary, 5 University Hall.

All official letters and applications intended for the Faculty of Arts and Sciences, or for any Board or Committee, or for any University Officer, may be directed to the Secretary's Office, 5 University Hall, Cambridge, Massachusetts.

For copies of this pamphlet apply to J. G. Hart, Secretary, 5 University Hall, Cambridge, Mass.